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Applicant(s): Michael J. Picciallo

Docket No.

P22,425-B USA

Application No.

09/478,051

Filing Date

01/15/2000

Examiner

Charles R. Kyle

Group Art Unit

3624

Invention: ALLOWANCE CARD OR ACCOUNT

I hereby certify that this

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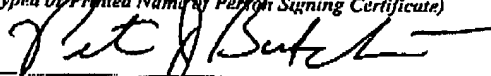
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